

A

Activities of Daily Living (ADLs) – Everyday functions and activities that people usually do without help. These include dressing, eating, bathing, toileting, transferring and continence.

Acute Care - The care provided for a medical condition from which a patient is expected to recover and resume a "normal" lifestyle, even though it may not be the same as before onset of the condition. Recovered patients usually do not require the assistance of another person in performing their normal activities of daily living.

Administration on Aging (AoA) - The principal federal agency responsible for administering the provisions of the Older Americans Act, except Title V. It advocates at the national level for the needs, concerns and interests of elder persons throughout the nation, and is housed within the Office of Human Development Services (OHDS) of the Department of Health and Human Services (DHHS).

Adult Day Care - Community-based care designed to meet the needs of functionally and/or cognitively impaired adults who, for their own safety and well-being, can no longer be left at home alone during the day. Adult day care facilities such as senior or community centers offer protected settings which are normally open weekdays during business hours and include a mixture of health, social and support services. Specialized programs for individuals with Alzheimer's disease or related disorders also exist. Some facilities offer a wide range of therapeutic and rehabilitative activities as well as social activities, meals, and transportation.

Aging Service Access Point (ASAP) - A private, non-profit, state-designated agency under contract with the Massachusetts Executive Office of Elder Affairs to provide a single-entry point for seniors and caregivers to access a variety of programs and services. Formerly known as "Home Care Corporation".

Alzheimer's Disease - A progressive, degenerative form of dementia that affects brain functions, causing loss of short-term memory, the ability to reason, the ability to care for oneself and deterioration of language skills. While Alzheimer's is currently not curable, several new medications can slow the rate of degeneration for many people.

Area Agency on Aging (AAA) - A regional agency that is authorized by the Administration on Aging, funded through the Older Americans Act and partners with the Executive Office of Elder Affairs to assist older people with their life-long needs including: information and referral for in-home services, counseling, legal services, transportation, and nutrition.

Assignment of Benefits – Long-term care insurance policy benefits are usually paid directly to the insured person. This policy provision allows the insured person (or his/her legal representative) to make arrangements to have all or a portion of the benefits paid directly to the provider or providers of their care.

Assisted Living Facility (ALF) – Assisted Living usually refers to a combination of housing and supportive services including personal care (such as bathing and dressing assistance) and household management such as meals and housekeeping aid). Assisted Living is a residential option which stresses privacy, dignity, autonomy, and individuality. The types and sizes of facilities vary from a small home to a large apartment-style complex; individual units range from single rooms to multi-bedroom apartments. Assisted living facilities offer a way to maintain a relatively independent lifestyle and more privacy for people who don't need the skilled level of care provided by nursing homes.

Assistive Equipment/Technology – A range of products and technology designed to help elders or people with disabilities lead more independent lives. Examples include special telephones for people with hearing impairments, walking aids, elevated toilet seats, communication devices, etc.

B

C

Caregiver – An adult (typically a family member or friend) who provides unpaid assistance to another adult who can no longer independently attend to his or her personal needs and/or perform his or her normal activities of daily living.

Certified Home Health Agency (CHHA) — A home health agency that meets Medicaid and Medicare requirements and standards for the provision of nursing care, rehabilitation therapies and the service of home health aides. Certification is by the MA Department of Public Health for reimbursement under Medicare, Medicaid and other insurance policies.

Certified Nursing Assistant (CNA) – CNAs are trained and certified to help nurses by providing non-medical assistance to patients, such as help with eating, cleaning and dressing.

Cognitive Impairment – Deterioration of intellectual ability, such as disorientation as to people, places or time; impairment of short-term or long-term memory; and/or

impairment of one's ability to reason; that has progressed to the extent that a person requires substantial supervision by another person. Cognitive impairment includes Alzheimer's disease and senile dementia. The existence of cognitive impairment is determined by clinical evidence and standardized tests that reliably measure the person's impairment.

Community Care Ombudsman - A program offered by the Executive Office of Elder Affairs with the purpose to assist elders and their families by investigating and resolving their complaints and concerns regarding health or social services they are receiving in their home or community. This Program provides education, referral, and when appropriate mediation in these consumer disputes.

Companions - People provided by home care agencies who regularly visit frail elders providing socialization, medical escort, errand service, light meal preparation, as well as respite or temporary relief to family caregivers.

Congregate Housing - Provides a shared living environment designed to integrate the housing and services needed by elders and younger disabled individual. Services are made available to aid residents in managing Activities of Daily Living in a supportive, but not custodial environment

Congregate Meals – Nutritionally balanced meals funded with state and federal funds. At least one meal a day (usually lunch) is served at senior centers, churches and other community sites. Learn more about nutrition services
<http://www.mass.gov/?pageID=elderstopic&L=2&L0=Home&L1=Meals+and+Nutrition&sid=Elders>

Companionship Services - Companions visit isolated and homebound elders for conversation, reading, and light errands. May also be termed "friendly visitor" services.

Consumer Directed Care - An alternative to more traditional state or federally funded services, CSC is an option for consumers to retain the responsibility of hiring, training, monitoring and firing a person employed to assist in various in home tasks, such as personal care and homemaking, instead of contracting with an agency.

Continuing Care Retirement Community (CCRC) - A retirement community that offers a broad range of services and levels of care based on what each resident needs over time. Sometimes called "life care," it can range from independent living in an apartment to assisted living to full-time care in a nursing home. Residents move from one setting to another based on their needs. Care in CCRCs can be expensive, with a large payment often required before moving in, and monthly fees thereafter.

Council on Aging (COA) - A municipally appointed agency that provides services to elders, families and caregivers. While each COA is unique to its community, most

councils offer information and referral, transportation, outreach, meals (congregate and home delivered), health screening, fitness and recreation programs and volunteer services.

Custodial Care (Personal Care) - Care to help individuals meet personal needs such as bathing, dressing, eating, and other non-medical care that most people do themselves, such as using eye drops. Someone without professional training may provide this type of care. Medicare does not pay for custodial care and Medicaid pays very little.

D

Dementia - Deterioration of intellectual abilities (e.g., vocabulary, abstract thinking, judgment, memory loss, physical coordination), the loss of which interferes with daily activities. Dementia can be caused by degenerative diseases (e.g., Alzheimer's, Huntington's and Parkinson's diseases), vascular diseases or stroke, metabolic disorders (thyroid, liver kidney dysfunction and certain vitamin deficiencies), AIDS, drugs and alcohol, and psychiatric disorders. Some dementias may respond to treatments, others do not.

Depression - This is one of the most undiagnosed conditions among seniors. But, with proper medical care, depression is a reversible psychiatric condition. Symptoms include a persistent sad, anxious or "empty" mood, loss of interest or pleasure in activities once enjoyed, and difficulty sleeping.

Discharge Planner - A social worker or other health care professional who assists hospital patients and their families in transitioning from the hospital to another level of care such as rehabilitation in a skilled nursing facility, home health care in the patient's home, or long-term care in a nursing home.

Durable Medical Equipment - Medical equipment that is ordered by a doctor for use in the home. These items, such as walkers, wheelchairs, and hospital beds, must be reusable. Durable medical equipment is paid for under Medicare, subject to a 20% coinsurance of the Medicare-approved amount.

E

Eldercare Locator (1-800-677-1116) – Developed by the U.S. Administration on Aging, the Eldercare Locator is a free service. It helps older people and their caregivers find state and local support services to help them live independently and safely in their homes and communities for as long as possible. Look for the resources you need by

following the directions on their website. Or, call their toll -free phone number 1-800-677-1116, between 9AM and 8PM weekdays, Eastern Time.

Executive Office of Elder Affairs (Elder Affairs) - The lead state-wide agency in Massachusetts on aging and elder care issues. Among the services and programs offered are: "Adult Day Health, Adult Foster Care, Community Care Ombudsman, Elderly Nutrition Program, Elder Protective Services, Family Caregiver Support Program, Home Care Program, Long Term Care Ombudsman Program, Senior Care Options, SHINE (Serving the Health Information Needs of Elders Program), Supportive Housing Program, and the Prescription Advantage Program," a toll-free telephone help line (1-800-AGE-INFO) and website with elder care information (.

F

Family Caregiver Support Program, Massachusetts – A program offered by the Executive Office of Elder Affairs in partnership the Aging Service Access Points (ASAP) and Area Agencies on Aging (AAA). The program provides information and referrals, training, counseling, support groups, respite care options, and other services to family caregivers.

Family Medical Leave Act (FMLA) – A federal law that provides caregivers up to 12 weeks of job-protected leave to care for a seriously ill parent, child or spouse (also covers leave for one's own serious illness, a birth, or an adoption). Workers are eligible who work for firms with 50 or more employees, have at least one year of continuous employment, and worked at least 1250 hours in the 12 months prior to leave. There is no wage replacement available with this leave.

Friendly Visitor - A volunteer who visits isolated elders in their homes up to one or two hours per week, usually arranged by a home care agency

G

Geriatrician – A physician who specializes in the care of the elderly, primarily those who are frail and have complex medical and social problems.

Group Adult Foster Care (GAFC) - A MassHealth program that pays for personal care services for eligible seniors and adults with disabilities who live in GAFC -approved housing. Housing may be an assisted living residence or specially designated public or subsidized housing.

H

Habilitation Therapy - A service designed to support caregivers to create and maintain a positive experience for a person experiencing the effects of a dementia -related illness. The objective is to provide education and support to the caregiver and to provide suggestions to modify the environment that may exacerbate the disabilities of the disease.

Health Care Proxy - A document legally recognized in Massachusetts that is authorized by a competent person designating another person to act as his/her health care agent with the authority to make all health care decisions (unless specifically limited) for the grantor should he/she become unable to make or communicate those decisions.

HIPAA (Health Insurance Portability and Accountability Act) - A federal law that ensures privacy provisions for health information and sets rules and limits on who can see an individual's health information. The law must be followed by health care providers and institutions, and certain government programs that pay for health care, such as Medicare and Medicaid. Information put in medical records, as well as insurance and billing records, is protected.

Home Care Program, Massachusetts - The state program that provides home-based services to elders so they can maintain their independence and live at home. It is administered through contracts with 27 private non-profit corporations called Aging Service Access Points (ASAPs).

Home Health Agency (HHA) - A public or private agency that specializes in providing skilled nursing services, home health aides, and other therapeutic services, such as physical therapy, in the home.

Home Health Care (Home Care) – Supportive services in the home ranging from skilled nursing care and occupational, physical, respiratory and speech therapy to assistance with activities of daily living and housekeeping. This support allows many older people to remain in their own homes.

Home Health Aides – Individuals who provide non-medical health care to people at home. Training or certification requirements vary from state-to-state, but typical services include assistance with activities of daily living, managing medications and some household tasks. In some states, only licensed home health aides can provide hands-on assistance.

Home Monitoring System - An electronic system designed to alert a caregiver when an elder, wearing a transmitting device, enters the zone near a monitored door or goes beyond a designated footage outside the home. These systems can be rented or purchased and are useful for conditions, such as Alzheimer's disease, causing disorientation or restlessness.

Homemaker Services – Household services done by someone other than yourself because you are unable to do them. These services can include shopping, laundry, light cleaning, meal preparation and transportation assistance.

Hospice Care – Continuous care provided for a terminally-ill person, and his or her family, during the final stages of life. (A terminally-ill person has a life expectancy of six months or less.) Hospice care can be provided at home, in a facility with a homelike setting, a hospital or a nursing home. The care includes physical care, counseling and support services, but does not attempt to cure any illness.

I

Instrumental Activities of Daily Living (IADLs) – These are tasks that, in addition to activities of daily living, you must be able to perform in order to live independently (without the assistance or substantial supervision of another person). Examples include grocery shopping, meal preparation, using the telephone, laundry, light housekeeping, bill paying, and managing your medications. Most long-term care insurance policies will not pay benefits for the loss of ability to perform IADLs.

J

L

Legal Services Programs for the Elderly - Programs providing free legal assistance, counseling and representation in civil matters by an attorney, or other person under the supervision of an attorney, to people sixty years of age and older, prioritizing those elders in the greatest economic and social need.

Long Term Care - A variety of services provided over an extended period of time to people who need help to perform normal activities of daily living because of cognitive impairment or loss of muscular strength or control. Care may include rehabilitative therapies, skilled nursing, and palliative care, as well as supervision and a wide range of supportive personal care and social services. It may also include training to help older people adjust to or overcome many of the limitations that often come with aging. Long-term care can be provided at home, in the community, or in various types of facilities, including nursing homes and assisted living facilities. Regardless of where it is provided, most long-term care is custodial care, the type of care that is not paid for by Medicare.

Long Term Care Ombudsman Programs - Independent, nationwide, federally-funded services that work to resolve problems between residents and assisted living facilities, nursing homes and other residential care facilities.

M

Massachusetts Family Caregiver Support Program - A program offered by the Executive Office of Elder Affairs in partnership with the Aging Service Access Points (ASAP) and Area Agencies on Aging (AAA). The program provides information and referrals, training, counseling, support groups, respite care options, and other services to family caregivers.

Meals on Wheels - Local agencies provide high quality nourishing meals to frail and homebound elders, supporting the efforts of elders to remain in their own homes. Learn more about home delivered meals.

http://www.mass.gov/?pageID=eldersterminal&L=2&L0=Home&L1=Meals+and+Nutrition&sid=Elders&b=terminalcontent&f=nutrition_homemeals&csid=Elders

Medicaid - A joint federal/state program that pays for health care for individuals and families with low incomes or very high medical bills relative to their income and assets.

Medicare - The federal program that provides hospital and medical care to people age 65 or older, and to some younger people who are very ill or disabled. Benefits for nursing home and short-term home health services are limited and are generally available only to people while they are recovering from an acute illness. Coverage is restricted to medical care, and does not include custodial care at home or in nursing homes.

Medicare Advantage Plans - These are health options that are approved by Medicare and run by private insurance companies (see below). They are sometimes called Medicare Part C. Medicare Advantage Plans provide all of the Medicare Part A (hospital and Part B (medical services). They may offer additional benefits.

Health Maintenance Organization (HMO) - For most people age 65 and older, a type of Medicare managed care plan where a group of doctors, hospitals and other health care providers agree to give health care to Medicare beneficiaries for a set amount of money from Medicare every month. In an HMO, you usually must get all of your care from the providers that are part of the plan; if you use providers that are outside your HMO plan, you will pay for their services out of your own pocket.

Medicare Savings Account (Medicare Medical Savings Account) - These plans are comprised of two parts. The first part is a Medicare Advantage plan with a high annual deductible which varies from plan to plan. The second part is a Medical Savings

Account into which Medicare deposits money that is used to pay for health care costs until the insurance deductible is met.

Private Fee-For-Service - A type of Medicare Advantage Plan in which a member can go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance decides how much it will pay for services. You may pay more or less for Medicare covered benefits and plans may offer extra benefits than original Medicare.

Preferred Provider Organization - A type of Medicare Advantage Plan available in a local or regional area in which you pay less if you use providers that belong to the network. You can use providers outside the network for an additional cost.

Medicare Supplement Insurance - A private insurance policy that covers many of the gaps in Medicare coverage (also known as Medigap Insurance or Medicare Supplemental Insurance). Except in Minnesota, Massachusetts and Wisconsin, there are 12 standardized plans labeled Plan A through Plan J. (Not all insurance companies offer all 12 plans.) Medicare Supplement Insurance policies work only if you are enrolled in the Original Medicare Plan. But, they won't pay any benefits if you are enrolled in a Medicare HMO or another type of Medicare Plus plan. Medicare Supplement policies can minimize Medicare co-payments and deductibles for covered services, but generally do not offer expanded coverage such as long-term care services or prescription drugs.

Money Management Service - Bill payer services provided to a person who requires assistance in managing his/her finances due to physical or cognitive difficulties.

N

Nursing Home - A state-licensed residential facility that provides a room, meals, help with activities of daily living, recreation, and general nursing care to people who are chronically ill or unable to take care of their daily living needs. It may also be called a Long Term Care Facility. If it has been certified as such by Medicare, it is also referred to as a Skilled Nursing Facility.

Nursing Home Screening - A procedure to ensure that those people entering a Skilled Nursing Facility or participating in an Adult Day Health Program meet Medicaid guidelines. Screenings are conducted by the nursing department of an Aging Service Access Point (ASAP) through a contract agreement with Medicaid.

Nutrition Programs - These programs provide meals for older adults in senior centers, community centers and schools and offer nutrition education, screening, counseling and

intervention. Learn more about the Elderly Nutrition Program
<http://www.mass.gov/?pageID=elderstopic&L=2&L0=Home&L1=Meals+and+Nutrition&sid=Elders>

O

Occupational therapy - A form of therapy that helps people improve basic motor functions and reasoning, and their ability to perform tasks in their daily living and working environments.

Ombudsman (ombudsperson) - A person (sometimes a state official) who advocates on behalf of residents in an assisted living facility or health care institution. This person receives, investigates and resolves complaints against the residential facility or health care institution involving the safety, health, welfare and rights of the elderly residents and patients.

P

Program of All-inclusive Care for the Elderly (PACE):

A full-service Medicare and Medicaid managed care program that serves frail individuals 55 and older who meet the clinical criteria for admission to a nursing facility, and who, at the time of enrollment in PACE, are able to remain in the community with supports. PACE sites use an interdisciplinary team of clinicians in an expanded adult day health model to provide and manage all health, medical and social service needs.

Palliative Care - Any form of medical care or treatment that concentrates on reducing pain and /or the severity of the symptoms of a disease, or slowing the disease's progress, rather than providing a cure.

Paratransit (The RIDE) - A type of transportation for people whose physical condition restricts their use of regular public transit systems. Services are provided by lift -equipped vans and shuttles that can be scheduled as needed for pick-ups and drop-offs. This is also known as "demand responsive transportation." Learn more about The RIDE
<http://www.jv-theride.com/The-Ride-Guide.aspx>

Personal Care Attendant (PCA) - A person trained to provide assistance with the personal care activities of daily living, such as bathing, shampooing, personal hygiene, and medication reminders, usually arranged by a home care agency.

Personal Emergency Response Systems (PERS) - A medical communications alerting system that allows an elder experiencing a medical emergency at home to access medical service via an electronic transmitter to a central monitoring station.

Physical Therapy - A form of therapy that helps restore function, improve mobility, relieve pain, and prevent or limit permanent physical disabilities of patients suffering from injuries or disease.

Prescription Advantage - Massachusetts' pharmacy assistance program available to residents who are 65 years or older and disabled individuals under age 65. For members who are eligible for Medicare, Prescription Advantage is a secondary payer that helps to pay for deductibles, co-payments and other coverage gaps in an individual's Medicare or other primary prescription drug plan. For members not eligible for Medicare, Prescription Advantage provides primary prescription drug coverage. Based on income, members may pay a quarterly deductible and co-payments until an annual out-of-pocket spending limit is reached.

Primary Care Physician (PCP) - A doctor who provides continuing care of varied medical conditions, not limited by cause, organ system, or diagnosis. A PCP generally does not specialize in the treatment of specific organ systems, such as cardiology, nor perform surgery. The term is often used by Health Maintenance Organizations (HMOs) to describe the physician who manages treatment for HMO members and provides referrals to specialized care and services.

Protective Services -The Executive Office of Elder Affairs is required by law to administer a statewide system for receiving and investigating reports of elder abuse, and for providing needed protective services to abused elders when warranted. Elder abuse includes physical, emotional and sexual abuse, neglect by a caregiver, self-neglect and financial exploitation. The goal of protective services is to remedy or alleviate the abusive situation and to prevent the reoccurrence of abuse. The following describes aspects of the program. Learn more about the Protective Service Program http://www.mass.gov/?pageID=eldersterminal&&L=2&L0=Home&L1=Service+Organizations+and+Advocates&sid=Eelders&b=terminalcontent&f=protective_services&csid=Eelders

Q

R

Respite Care -Temporary care service to relieve a family caregiver of responsibility for an individual with long-term care needs. Relief care can be provided in the home, in day programs, nursing facilities, rest homes or an Adult Foster Care program.

Rest Home - A facility providing custodial care. Services provided in these facilities are more residential than medically oriented. They include protective supervision for the residents, as well as room, board, social activities and limited social services.

Reverse Mortgage - A special type of home loan that allows homeowners to convert a portion of their home equity into cash. The US Dept of Housing and Urban Development (HUD) offers a federally-insured reverse mortgage loan plan that enhances financial

security and allows elders to stay in their own homes and pay for needed home modifications and/or home care services.

S

Senior Care Options (SCO):

An innovative full-service Medicare and Medicaid managed care program that is being offered to eligible Mass Health members age 65 and over, at all levels of need, in both the community and institutional settings. Qualified senior care organizations have been selected to contract with Mass Health and the Centers for Medicare and Medicaid Services (CMS), and have established large provider networks that are coordinating and delivering all acute, long-term care, and mental health and substance abuse services. Senior Care Options is based on a geriatric model of care, and is available nearly statewide. Learn more about SCO [link to http://www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Consumer&L2=Insurance+\(including+MassHealth\)&L3=Apply+for+MassHealth+Coverage&L4=Applicants+of+Any+Age+Who+Need+Long-Term-Care+Services&sid=Eeohhs2&b=terminalcontent&f=masshealth_consumer_sco_sco_overview&csid=Eeohhs2](http://www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Consumer&L2=Insurance+(including+MassHealth)&L3=Apply+for+MassHealth+Coverage&L4=Applicants+of+Any+Age+Who+Need+Long-Term-Care+Services&sid=Eeohhs2&b=terminalcontent&f=masshealth_consumer_sco_sco_overview&csid=Eeohhs2)

SHINE (Serving the Health Information Needs of Elders Program) - A program of the Executive Office of Elder Affairs providing free, confidential and unbiased health insurance counseling through a volunteer network of health benefits counselors. Information is provided to elders about Medicare, Medicare Advantage, Medigap Insurance, Medicaid, public benefits, retiree health plans, individual insurance, prescription drug coverage, health insurance counseling, and other health insurance options. Contact a SHINE counselor 1-800-age-info (1-800-242-4636)

Skilled Nursing Care - Skilled care that must be given or supervised by Registered Nurses. Examples of skilled nursing care are intravenous injections, tube feeding, and changing sterile dressings on a wound. Any service that could be safely done by an average non-medical person without the supervision of a Registered Nurse is not considered skilled care.

Skilled Nursing Facility (SNF) - A nursing facility (in most cases, a nursing home; sometimes a special unit inside a hospital) that has been certified by Medicare, with the staff and equipment to give skilled nursing care and/or skilled rehabilitation services and other related health services.

Support Group – A group of people with a common experience, such as a disease, disorder, caregiving, etc., where one can share one's thoughts, feelings and concerns and receive information and support from other members of the group. Groups may or may not be facilitated by an expert.

Supportive Housing – The Supportive Housing Program creates an enriched living environment by providing supportive services to elders within senior housing complexes. This program pools resources that are currently being invested by an Aging Services Access Point (ASAP) and a housing authority in an existing development. Services are provided on an as needed basis 24 hours a day. This type of housing is available through the Supportive Housing Initiative Program run by the Executive Office of Elder Affairs and the Department of Housing and Community Development in Massachusetts.

Telephone Reassurance - Regular, pre-scheduled calls to homebound older adults to reduce isolation and provide a routine safety check.

TTY (Text Telephone) or TTD (Telecommunication Device for the Deaf) — Special telephones and telephone numbers for the deaf, and those who are hard of hearing or speech impaired that allows people to communicate by typing messages back and forth rather than talking and listening.

Veteran's Benefits - Medical services and other benefits provided by the Veteran's Administration to honorably discharged ex-service members and sometimes to their dependents. For those without service-connected disabilities, income and asset restrictions may apply.

Wander Locator - tracking equipment used for wander prevention and location for those who are wander-prone (Alzheimer's.)